

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Ramiro Ramos

Debtor(s)

Case No. 17 B 12945

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/25/2017.
- 2) The plan was confirmed on 08/08/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/31/2018.
- 5) The case was Dismissed on 09/18/2018.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$2,550.00
Less amount refunded to debtor	\$150.00

**NET RECEIPTS: \$2,400.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,298.15
Court Costs	\$0.00
Trustee Expenses & Compensation	\$101.85
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$2,400.00**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Cap1/justice	Unsecured	508.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
Capital One Bank USA NA	Unsecured	0.00	NA	NA	0.00	0.00
Cavalry SPV I LLC Assignee of Capital O	Unsecured	0.00	118.07	118.07	0.00	0.00
Cbna	Unsecured	0.00	NA	NA	0.00	0.00
Chase Card	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank/carsons	Unsecured	153.00	NA	NA	0.00	0.00
Department Stores National Bank	Unsecured	935.00	935.60	935.60	0.00	0.00
Discover Bank	Unsecured	4,997.00	4,997.84	4,997.84	0.00	0.00
Hy Cite/Royal Prestige	Unsecured	563.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Priority	0.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	0.00	NA	NA	0.00	0.00
JP Morgan Chase Bank NA	Secured	175,000.00	160,299.75	160,299.75	0.00	0.00
JP Morgan Chase Bank NA	Unsecured	0.00	1,895.24	1,895.24	0.00	0.00
Peoples Engy	Unsecured	0.00	NA	NA	0.00	0.00
Personal Finance Company	Unsecured	0.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,988.00	1,988.69	1,988.69	0.00	0.00
Portfolio Recovery Associates	Unsecured	4,573.00	4,573.41	4,573.41	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,266.00	1,266.03	1,266.03	0.00	0.00
Portfolio Recovery Associates	Unsecured	2,199.00	2,199.54	2,199.54	0.00	0.00
Sears/Cbna	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/JCP	Unsecured	0.00	NA	NA	0.00	0.00
Syncb/walmart	Unsecured	0.00	NA	NA	0.00	0.00
TD Bank USA NA	Unsecured	921.00	833.37	833.37	0.00	0.00
Thd/Cbna	Unsecured	0.00	NA	NA	0.00	0.00
Turner Acceptance Corporation	Unsecured	133.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$160,299.75	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$160,299.75</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$18,807.79</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$2,400.00</u>
Disbursements to Creditors	<u>\$0.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$2,400.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/18/2019

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.